

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/28/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eliezer Elliott Nieves  
3348 Cameron Drive  
Elgin, IL 60124

Case Number: 15-07209  
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-6312

Attorney for Debtor(s) (name and address):

Charles L. Magerski  
Sulaiman Law Group, LTD  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
Telephone number: (630) 575-8181

Bankruptcy Trustee (name and address):

Thomas E Springer  
Springer Brown, LLC  
400 South County Farm Road  
Suite 330  
Wheaton, IL 60187  
Telephone number: 630-510-0000

**Meeting of Creditors:**

Date: **March 23, 2015**

Time: **02:30 PM**

Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
*See "Presumption of Abuse" on reverse side.*

**The presumption of abuse does not arise.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/22/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: March 2, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Eliezer Elliott Nieves  
 Debtor

Case No. 15-07209-DRC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: jclarke  
 Form ID: b9a

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Mar 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2015.

db  
 22994938 +Eliezer Elliott Nieves, 3348 Cameron Drive, Elgin, IL 60124-8025  
 22994940 +ACC International, Acc International, 919 Estes Court, Schaumburg, IL 60193-4427  
 22994942 +Arnold Scott Harris, P.C., 111 West Jackson Boulevard, Suite 600, Chicago, IL 60604-3517  
 22994943 +Blatt Hasenmiller F L, 125 S. Wacker Drive #400, Chicago, IL 60606-4440  
 22994944 +Blatt, Hasenmiller, Leibsker and Moore,, 10 South LaSalle Street, Suite 2200,  
 Chicago, IL 60603-1069  
 22994945 +Blitt & Gaines, P.C., 661 W. Glenn Avenue, Wheeling, IL 60090-6017  
 22994947 +CEP America, 2100 Powell Street, Suite 920, Emeryville, CA 94608-1844  
 22994948 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,  
 Saint Louis, MO 63179-0034  
 22994954 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
 22994955 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 22994956 +Fox Valley Laboratory Physicians, PO Box 5133, Chicago, IL 60680-5133  
 22994958 +Greater Elgin Emergency Specialist, 934 Center Street, Elgin, IL 60120-2125  
 22994961 Illinois Tollway, 270 Ogden Avenue, Downers Grove, IL 60515  
 22994962 +Illinois Tollway Authority, 2700 Ogden Avenue, Downers Grove, IL 60515-1703  
 22994963 +Inpatient Consultants of IL, 15 Salt Creek Lane, Hinsdale, IL 60521-2962  
 22994964 Jami Martinez, 305 Wyola Drive, Elgin, IL 60123  
 22994966 +Municipal Collection of America, 3348 Ridge Road, Lansing, IL 60438-3112  
 22994967 +Northwest Suburban Imaging, 34659 Eagle Way, Chicago, IL 60678-1346  
 22994968 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373  
 22994969 +Pulmonar Critical Care, 1710 N Randall Road, Suite 260, Elgin, IL 60123-9402  
 22994970 +Residential Credit Solution, 4282 North Freeway, Fort Worth, TX 76137-5021  
 22994973 Sears / Citibank USA Sears, P.O. Box 790034, Saint Louis, MO 63179-0034  
 22994974 +Sherman Hospital, 1425 Randall Road, Elgin, IL 60123-2300  
 22994975 +Sherman Hospital, 35134 Eagle Way, Chicago, IL 60678-1351  
 22994976 +Stanislaus Credit Control Service, 914 14th Street, Modesto, CA 95354-1011  
 22994978 +Stellar Recovery Inc, 1327 Highway 2 West, Kalispell, MT 59901-3413  
 22994981 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000  
 22994982 +United Anesthesia Associates, P.O. Box 631, Lake Forest, IL 60045-0631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Cmagerski@sulaimanlaw.com Mar 03 2015 02:07:01 Charles L. Magerski,  
 Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523  
 tr +EDI: QTESPRINGER.COM Mar 03 2015 01:43:00 Thomas E Springer, Springer Brown, LLC,  
 400 South County Farm Road, Suite 330, Wheaton, IL 60187-4547  
 22994941 +EDI: CINGMIDLAND.COM Mar 03 2015 01:43:00 At & T Mobility, P.O. Box 6416,  
 Carol Stream, IL 60197-6416  
 22994945 +E-mail/Text: cms-bk@cms-collect.com Mar 03 2015 02:07:45 Capital Managment Services LP,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 22994946 +EDI: CAPITALONE.COM Mar 03 2015 01:43:00 Capital One Bank, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 22994949 +E-mail/Text: nawrocki\_d@cityofelgin.org Mar 03 2015 02:08:55 City of Elgin,  
 150 Dexter Court, Elgin, IL 60120-5555  
 22994950 +E-mail/Text: clerical.department@yahoo.com Mar 03 2015 02:07:14 Creditors Collection Bureau,  
 755 Almar Parkway, Bourbonnais, IL 60914-2393  
 22994951 EDI: RCSDELL.COM Mar 03 2015 01:43:00 Dell Financial Services,  
 Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
 22994952 +EDI: ESSL.COM Mar 03 2015 01:43:00 Dish Network, 9601 S. Meridian Boulevard,  
 Englewood, CO 80112-5905  
 22994953 +E-mail/Text: bknotice@erccollections.com Mar 03 2015 02:08:28 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 22994957 +EDI: RMSC.COM Mar 03 2015 01:43:00 GE Money Bank Care Card, Po Box 960061,  
 Orlando, FL 32896-0061  
 22994959 +EDI: HFC.COM Mar 03 2015 01:43:00 HSBC, One HSBC Center, Buffalo, NY 14203-2842  
 22994960 +EDI: HFC.COM Mar 03 2015 01:43:00 HSBC Bank Nevada, N.A., Attn: Bankruptcy,  
 Po Box 5213, Carol Stream, IL 60197-5213  
 22994965 +EDI: MID8.COM Mar 03 2015 01:43:00 Midland Funding, 8875 Aero Drive,  
 San Diego, CA 92123-2255  
 22994971 +EDI: SEARS.COM Mar 03 2015 01:43:00 Sears, Po Box 182149, Columbus, OH 43218-2149  
 22994972 +EDI: SEARS.COM Mar 03 2015 01:43:00 Sears / CBSD, Attn: Bankruptcy Department,  
 PO Box 6189, Sioux Falls, SD 57117-6189  
 22994980 +EDI: AISTMBL.COM Mar 03 2015 01:43:00 T-Mobile, 12920 SE 38th Street,  
 Bellevue, WA 98006-7305  
 22994979 +EDI: AISTMBL.COM Mar 03 2015 01:43:00 T-Mobile, 12929 SE 38th Street,  
 Bellevue, WA 98006-1350

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0752-1

User: jclarke  
Form ID: b9a

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Total Noticed: 46

Date Rcvd: Mar 02, 2015

22994977\* +Stanislaus Credit Control Service, Inc., 914 14th Street, Modesto, CA 95354-1011  
22994939 ##+Alliance One, 8589 Aero Drive, San Diego, CA 92123-1703

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor Eliezer Eliott Nieves Cmagerski@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co  
m;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Thomas E Springer tspringer@springerbrown.com,  
tspringer@ecf.epiqsystems.com;jkrafcisin@springerbrown.com

TOTAL: 3